

# Allied Mortgage Group, Inc.

5000 Coastal Highway Unit 3 · Ocean City, MD 21842

Save this Loan Estimate to compare with your Closing Disclosure.

## Loan Estimate

**DATE ISSUED** 6/15/2017  
**APPLICANTS** Christopher P Noble and Kimberly J Noble  
 948 Parish Place  
 Hummelstown, PA 17036  
**PROPERTY** 948 Parish Place  
 Hummelstown, PA 17036  
**SALE PRICE** \$226,000

**LOAN TERM** 30 years  
**PURPOSE** Purchase  
**PRODUCT** Fixed Rate  
**LOAN TYPE** ☐ Conventional ☐ FHA ☒ VA ☐  
**LOAN ID #** 204617058315  
**RATE LOCK** ☐ NO ☒ YES, until 7/13/2017 at 5:00 PM EDT  
*Before closing, your interest rate, points, and lender credits can change unless you lock the interest rate. All other estimated closing costs expire on 6/29/2017 at 5:00 PM EDT*

Loan Terms		Can this amount increase after closing?
<b>Loan Amount</b>	\$230,859	<b>NO</b>
<b>Interest Rate</b>	3.625 %	<b>NO</b>
<b>Monthly Principal &amp; Interest</b> <i>See Projected Payments below for your Estimated Total Monthly Payment</i>	\$1,052.84	<b>NO</b>
<b>Prepayment Penalty</b>		<b>NO</b>
<b>Balloon Payment</b>		<b>NO</b>

Projected Payments		
Payment Calculation	Years 1-30	
Principal & Interest		\$1,052.84
Mortgage Insurance	+	0
Estimated Escrow <i>Amount can increase over time</i>	+	483
<b>Estimated Total Monthly Payment</b>		<b>\$1,536</b>
<b>Estimated Taxes, Insurance &amp; Assessments</b> <i>Amount can increase over time</i>	\$483 a month	<b>This estimate includes</b> <input checked="" type="checkbox"/> Property Taxes <input checked="" type="checkbox"/> Homeowner's Insurance <input type="checkbox"/> Other: <i>See Section G on page 2 for escrowed property costs. You must pay for other property costs separately.</i>
		<b>In escrow?</b> <b>YES</b> <b>YES</b>

Costs at Closing		
<b>Estimated Closing Costs</b>	\$19,048	Includes \$9,212 in Loan Costs + \$9,836 in Other Costs - \$0 in Lender Credits. <i>See page 2 for details.</i>
<b>Estimated Cash to Close</b>	\$3,114	Includes Closing Costs. <i>See Calculating Cash to Close on page 2 for details.</i>

Visit [www.consumerfinance.gov/mortgage-estimate](http://www.consumerfinance.gov/mortgage-estimate) for general information and tools.

LOAN ESTIMATE · GTRIDLEJ\_S 1115

06/16/2017 16:15:28 Case 1:15-bk-00766-RNO



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Desc (INI)

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## Closing Cost Details

### Loan Costs

<b>A. Origination Charges</b>	<b>\$1,375</b>
% of Loan Amount (Points)	
Mortgage Technology Fee to Ellie Mae	\$85
Origination Fee	\$995
Processing Fees	\$295

<b>B. Services You Cannot Shop For</b>	<b>\$5,419</b>
Appraisal Fee	\$450
Credit Report	\$95
Flood Certification	\$15
VA Funding Fee	\$4,859

<b>C. Services You Can Shop For</b>	<b>\$2,418</b>
Pest Inspection	\$100
Title - Closing Protection Letter	\$125
Title - Lender's Title Insurance	\$1,743
Title - Settlement Fee	\$300
Title - Title Endorsement Fee	\$150

<b>D. TOTAL LOAN COSTS (A + B + C)</b>	<b>\$9,212</b>
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### Other Costs

<b>E. Taxes and Other Government Fees</b>	<b>\$2,658</b>
Recording Fees and Other Taxes	\$298
Transfer Taxes	\$2,360

<b>F. Prepaids</b>	<b>\$5,194</b>
Homeowner's Insurance Premium (12 months)	\$600
Mortgage Insurance Premium ( months)	
Prepaid Interest (\$22.93 per day for 19 days @3.625 %)	\$436
Property Taxes (5 months)	\$743
School Taxes (12 months)	\$3,415

<b>G. Initial Escrow Payment at Closing</b>	<b>\$1,709</b>
Homeowner's Insurance \$50.00 per month for 2 mo.	\$100
Mortgage Insurance per month for mo.	
Property Taxes \$148.54 per month for 7 mo.	\$1,040
School Tax \$284.59 per month for 2 mo.	\$569

<b>H. Other</b>	<b>\$275</b>
Homeowner's Warranty (optional)	\$275

<b>I. TOTAL OTHER COSTS (E + F + G + H)</b>	<b>\$9,836</b>
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<b>J. TOTAL CLOSING COSTS</b>	<b>\$19,048</b>
D + I	\$19,048
Lender Credits	

### Calculating Cash to Close

Total Closing Costs (J)	\$19,048
Closing Costs Financed (Paid from your Loan Amount)	-\$4,859
Down Payment/Funds from Borrower	\$0
Deposit	\$0
Funds for Borrower	\$0
Seller Credits	-\$10,800
Adjustments and Other Credits	-\$275
<b>Estimated Cash to Close</b>	<b>\$3,114</b>

## Additional Information About This Loan

LENDER Allied Mortgage Group, Inc.  
NMLS/\_\_\_ LICENSE ID 1067 / 21600.027  
LOAN OFFICER Matthew Sliwa  
NMLS/\_\_\_ LICENSE ID 577660 / 58970  
EMAIL mslwa@freedmont.com  
PHONE 410-628-0500

MORTGAGE BROKER  
NMLS/\_\_\_ LICENSE ID  
LOAN OFFICER  
NMLS/\_\_\_ LICENSE ID  
EMAIL  
PHONE


Comparisons	Use these measures to compare this loan with other loans.	
In 5 Years	\$72,818	Total you will have paid in principal, interest, mortgage insurance, and loan costs.
	\$23,344	Principal you will have paid off.
Annual Percentage Rate (APR)	3.880 %	Your costs over the loan term expressed as a rate. This is not your interest rate.
Total Interest Percentage (TIP)	64.367 %	The total amount of interest that you will pay over the loan term as a percentage of your loan amount.

### Other Considerations


- Appraisal** We may order an appraisal to determine the property's value and charge you for this appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close. You can pay for an additional appraisal for your own use at your own cost.
- Assumption** If you sell or transfer this property to another person, we  
☒ will allow, under certain conditions, this person to assume this loan on the original terms.  
☐ will not allow assumption of this loan on the original terms.
- Homeowner's Insurance** This loan requires homeowner's insurance on the property, which you may obtain from a company of your choice that we find acceptable.
- Late Payment** If your payment is more than 15 days late, we will charge a late fee of 4% of the payment.
- Refinance** Refinancing this loan will depend on your future financial situation, the property value, and market conditions. You may not be able to refinance this loan.
- Servicing** We intend  
☐ to service your loan. If so, you will make your payments to us.  
☒ to transfer servicing of your loan.

### Confirm Receipt

By signing, you are only confirming that you have received this form. You do not have to accept this loan because you have signed or received this form.

  
Christopher P Noble

6/26/17  
Date

  
Kimberly J Noble

6/26/17  
Date